

*NOTE: in addition to this written blog about my visit, click here for a [VIDEO BLOG](#).*

If you want to understand how a lack of hurricane preparedness might look on Long Island in the future, visit the Gulf Coast today. I just returned from Mississippi and Louisiana, as part of a congressional delegation led by House Speaker Nancy Pelosi.

Three years after Katrina washed homes from their foundations, ended lives and scattered families, the progress is, at best, erratic.

Even now, FEMA is more concerned about process than progress and driven more by paperwork than results.

I met families whose insurance companies found loopholes to avoid paying claims. I heard one woman say, "When the storm came, we evacuated our home. We knew there might be nothing left when we came back but we figured we paid our insurance premiums and could rebuild. Then, after we lost everything, the insurance company told us they wouldn't give us a nickel because we never read the fine print about how they didn't have to pay for something called 'concurrent damages' caused by wind and water at the same time. Guess what? A hurricane on the Mississippi coast is wind and water!"

In the Lower 9th Ward, I walked through abundant green space. But when I looked carefully through the dense foliage and overgrown weeds here is what I noticed: the remnants of steps that once led to a porch... broken cement slabs that used to be the foundations of homes... sneakers and toys and clothes still lying in small hills of debris.

Many homes still have the orange spray-paint markings left by rescue teams, indicating the date of inspection and how many bodies were recovered. I saw one that said: 2 CATS FOUND. And one that pleaded with the wrecking crews: "DO NOT DEMOLISH."

The Sheriff of the Saint Bernard Parish showed a video of what happened to his area. His staff gulped hard and wiped away tears as it played. "It's still tough for us to watch," he said.

The magnitude of destruction is difficult to process. So the sheriff puts it in simpler but profound terms: "People's lives were wiped out like they never lived. Their baptism certificates- gone. Their high school diplomas- gone. Their picture albums - gone. The burger place I used to go to when I played high school football is gone. Like it never existed."

Long Island is overdue for a significant hurricane. Like the people of Louisiana and Mississippi,

we will show the same resilience, the same courage.

But we need to show some smarts as well.

First, when disaster strikes, insurance companies shouldn't have loopholes to plunge through to avoid paying claims. The House passed legislation requiring the insurance industry to offer "multi-peril" insurance policies that don't discriminate against wind or water. The Senate should join us.

Second, FEMA's leadership is largely dysfunctional. It needs to be pulled inside out. It needs to be judged by performance and not paperwork; by how many homes are rebuilt and not how many forms are filled out. There need to be new standards of accountability at FEMA.

At one point during my visit, I looked out a window and saw a glistening body of water. I asked Rep. Gene Taylor what it's called.

"That's the Mississippi Sound" he said.

I could have been staring at Long Island Sound or the Great South Bay. It looked identical and a major hurricane will have identical consequences if we don't learn the sad lessons of Katrina.